H/5

GUESSTIMATED ANNUITY
Highest Five (5) Years of Salary

1. $ _____

2. _____

3. _____

4. _____

5. _____

NOTE:	If fractional service in any year, the necessary salaries from preceding years will be used to assure five full years of salary.

_____ Accumulated Sick Leave Pay (If Applicable)

$ _____ Total ÷ 5 = $_____ Average Salary

Service	No. of Years Worked	Percentage
1984 - 2000	2.50 x _____ years	= _____.___%
1941 - 1983	2.00 x _____ years	= _____.___%
Total Percentage of Average High Five Salaries		= _____.___%

Average Salary X Total Percentage = Annual Annuity (Without Discount)

$_____ X _____.____% = $_____

Divide by 12 to get monthly annuity (without discount)

$_____ ÷ 12 = $_____ Option 1

If not age 60 or 27 years of Kentucky service, see KTRS pamphlet Service Retirement for discount computation.

NOTE: Since there are specific instructions, applications must be requested from the KTRS office in Frankfort.

Kentucky Teachers' Retirement System
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